

Dear Valued Customer,

Pursuant to a requirement under the customer charter issued by the Central Bank of Sri Lanka we have prepared a series of Key Fact Documents [KFDs] which are intended to assist you to choose the banking products/services we offer, that are required and are appropriate for you.

This KFD gives you a broad outline of Lease products available at Nations Trust Bank.

However, please note that the facts stated in the KFD below may require revision according to legal and regulatory changes, as well as changes in the Bank's policies and procedures from time to time. Any revisions to the KFD in connection with such changes will be notified to you by the Bank.

For more information, please visit www.nationstrust.com or call our 24 hour Call Centre at +94(0)114626262.

If you have any complaints regarding any of your accounts listed below, please forward a brief written statement containing the details of the complaint to customerservice@nationstrust.com or contact us by telephone at +94(0)114711411, and we will respond to you promptly

Criteria	Potential or Existing Inner Circle Customers (Salary 200K < 500K)	Potential or Existing Private Banking Members (Salary 500K & Above)	Business criteria (Income to be evaluated)
Nations Leasing is a product designed to offer best-in-class vehicle financing solutions tailored for salaried employees and businesses individuals.			
Lease Tenure	Minimum 1 Year – Maximum of 5 years (Fixed tenure)	Minimum 1 Year – Maximum of 5 years (Fixed tenure)	Minimum 1 Year – Maximum of 5 years (Fixed tenure)
Asset Class	Registered and Unregistered–Cars, Vans, SUV, Double Cab	Registered and Unregistered–Cars, Vans, SUV, Double Cab	Registered and Unregistered–Cars, Vans, SUV, Double Cab
Guarantors	Not required	Not required	Subject to evaluation by the credit comate
Insurance Offer	Customized insurance packages from Nation Insurance Brokers	Customized insurance packages from Nation Insurance Brokers	Customized insurance packages from Nation Insurance Brokers
Eligibility	Salary account or deposit portfolio as per Inner Circle eligibility requirements (Potential or Existing Inner Circle Customers)	Salary account or deposit portfolio as per Privet Banking eligibility requirements (Potential or Existing Privet Banking Customers)	NTB Business banking Account holders, (Potential or Existing Business Banking Customers)
Repayment Mode	Salary Assignment or Standing Instruction (SI) from Current or Savings account to the leasing agreement	Salary Assignment or Standing Instruction (SI) from Current or Savings account to the leasing agreement	Standing Instruction (SI) from Business savings account or Current account to the leasing agreement
DSR	Within 60% of the net income Business Customers – 1.25 Times from the net business income	Within 60% of the net income Business Customers – 1.25 Times from the net business income	Business Customers – 1.25 Times from the net business income
CRIB	Arrears less than 90 Days in the last 12 months	Arrears less than 90 Days in the last 12 months	Arrears less than 90 Days in the last 12 months
Exposure	As per Central Bank Sri Lanka guideline on LTV (Loan to Value) ratio	As per Central Bank Sri Lanka guideline on LTV (Loan to Value) ratio	As per Central Bank Sri Lanka guideline on LTV (Loan to Value) ratio

<p>Documents Required</p>	<ul style="list-style-type: none"> • Completed lease application form • Identification proof • For Reconditioned or Registered vehicles –Valuation from a Nations Trust Bank approved panel valuer • For brand new vehicles imported or purchased from the authorized agent –Only the invoice • Income proof • Address proof • If professionals – Membership card of the Professional Body <p>IF professionals – Membership card of the Professional Body</p> <ul style="list-style-type: none"> • Salary assignment letter from new to bank mass affluent customers • Other relevant documents for Inner Circle membership proof • 	<ul style="list-style-type: none"> • Completed lease application form • Identification proof • For Reconditioned or Registered vehicles –Valuation from a Nations Trust Bank approved panel valuer • For brand new vehicles imported or purchased from the authorized agent –Only the invoice • Income proof • Address proof • If professionals – Membership card of the Professional Body • Salary assignment letter from new to bank affluent customers • Other relevant documents for Privet Banking membership proof 	<ul style="list-style-type: none"> • Completed lease application form • Identifications proof of owner, Partner or Directors • Business registration • Latest Form O1 or 48m • Income proof (Bank accounts for 6 months and Audited P&L & Balance sheet for 2 years) • For Reconditioned or Registered vehicles – Valuation from an NTB approved panel Valuer • For brand new vehicles imported or purchased from the authorized agent –Only the invoice Address proof
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<p>Mandatory requirements</p>	<ul style="list-style-type: none"> • Customer is mandatory to open a Saving or current account and SI to be set from this account to settle the lease rental • • If a customer does not have an account with the Bank, a Savings Account should be opened • A Standing Instruction to be set from this account to settle this lease rental. If a customer does not have an account with the Bank, a Savings Account should be opened • If any customer is downgraded from Inner Circle status after on boarding with Lease, they will not be eligible for any rebates or early settlement benefit 	<ul style="list-style-type: none"> • Customer is mandatory to open a Saving or current account and SI to be set from this account to settle the lease rental • • If a customer does not have an account with the Bank, a Savings Account should be opened • A Standing Instruction to be set from this account to settle this lease rental. • If any customer is downgraded from Privet Bank status after on boarding with Lease, they will not be eligible for any rebates or early settlement benefit 	<ul style="list-style-type: none"> • If a customer does not have an account with the Bank, a Savings or Current Account should be opened • A Standing Instruction to be set from this account to settle this lease rental.
<p>Due Date</p>	<p>Monthly rental due date will be set based on the lease execution date</p>	<p>Monthly rental due date will be set based on the lease execution date</p>	<p>Monthly rental due date will be set based on the lease execution date</p>
<p>Fees / Charges / Interest charges from customer</p>	<p>Please refer leasing Tariff Page www.nationstrust.com</p>	<p>Please refer leasing Tariff Page www.nationstrust.com</p>	<p>Please refer leasing Tariff Page www.nationstrust.com</p>

Nations Trust Bank PLC shall at all times have absolute right and discretion to refuse approval to grant lease facilities without assigning any reason, therefore. Nations Trust Bank PLC reserves the right to revise the applicable rate of interest without prior notice. This promotion can be withdrawn, cancelled, or terminated by Nations Trust Bank PLC at any time.

- In addition to the specific Terms & Conditions contained herein, all general Terms and Conditions applicable to the Finance Lease and the Complaint Handling Procedure are outlined in the General Business Conditions on <https://www.nationstrust.com/terms-and-conditions-2>
- Types of Fees and other bank charges which may be subject to change from time to time shall be published on the official website of the Bank.
- In the event of any inconsistency between the English, Sinhala and Tamil texts of this document, the English text shall prevail.

Volume–

Budget